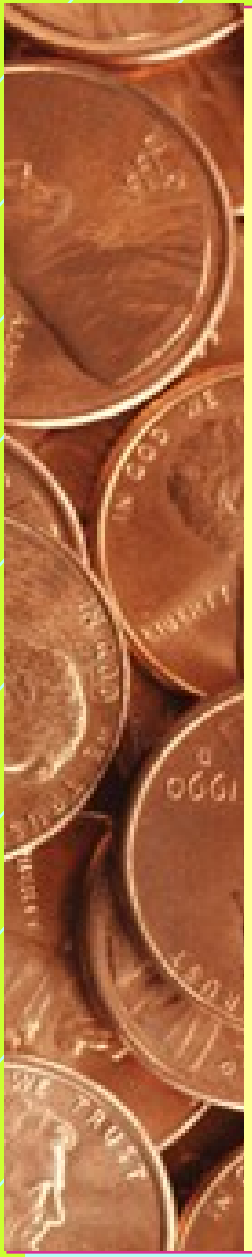

U. S. MARINE CORPS PERSONAL FINANCIAL MANAGEMENT PROGRAM

Michael A. McIsaac

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Marine & Family Service Center, Bldg 14

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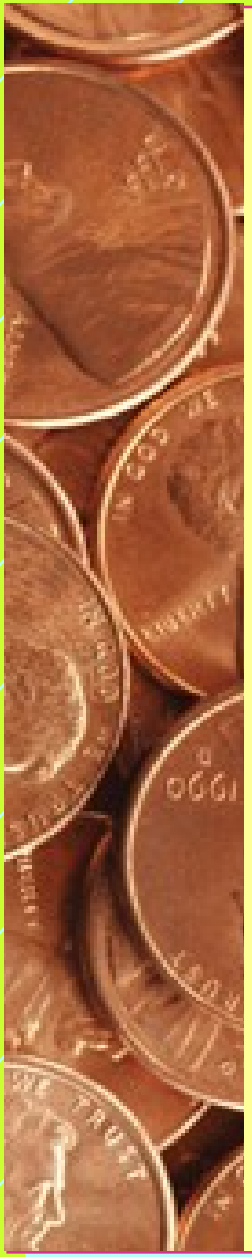
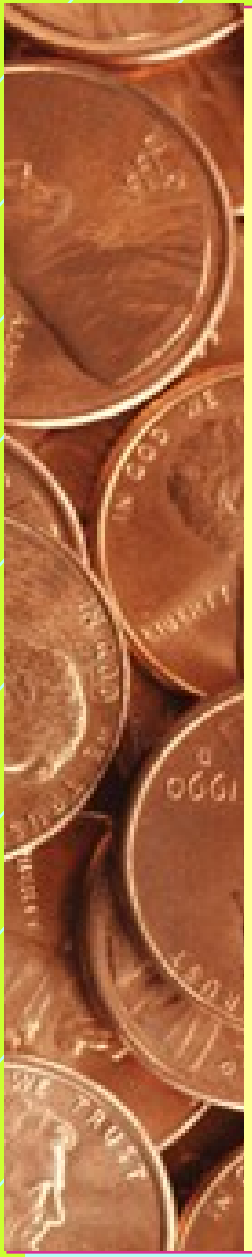
(619-524-1204)



Marine & Family Services

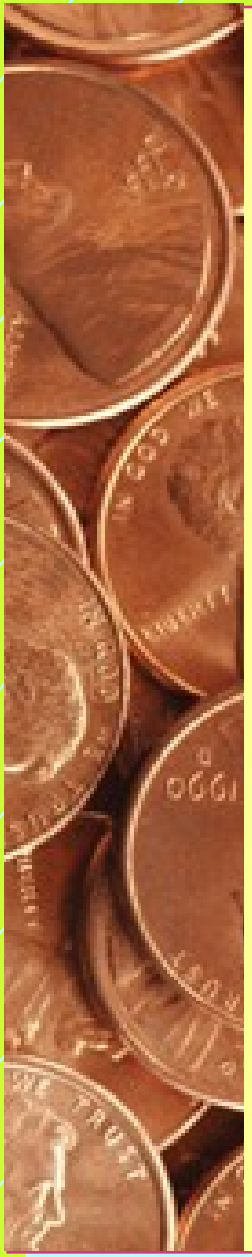
- Career Resource Management Center (CRMC)
  - ✔ Transition Assistance Program (TAP) / RTAP
  - ✔ Family Member Employment Assistance Program (FMEAP)
- Information and Referral (I&R)
- Exceptional Family Member Program (EFMP)
- Lifelong Learning (LLL)
  - ✔ Education
  - ✔ Library
- Marine New Parent Support Program (MNPSP)
- Relocation Assistance Program (RAP)
- Retired Activities Office (RAO)
- Personal Financial Management Program (PFMP)



Personal Financial Management

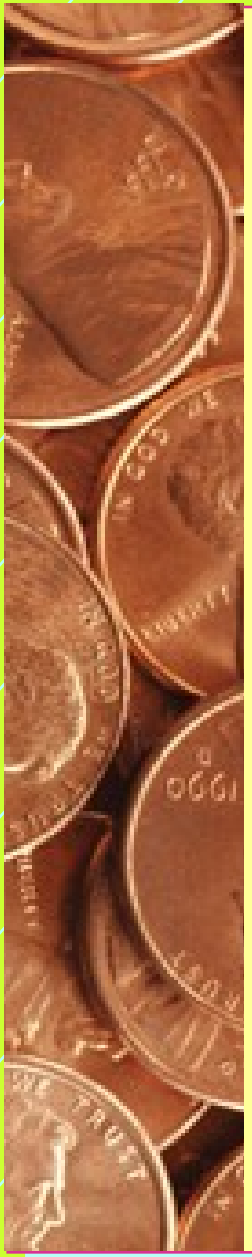
- **Services:** Provide group and one-on-one financial education, training, counseling and coaching in the six basic areas of Financial Planning for the purpose of increasing overall Financial Fitness.

- **Customers:** Active duty military and family members from all branches of the service, Retirees & their family members / survivors, and DoD / NAF Civilian Personnel.



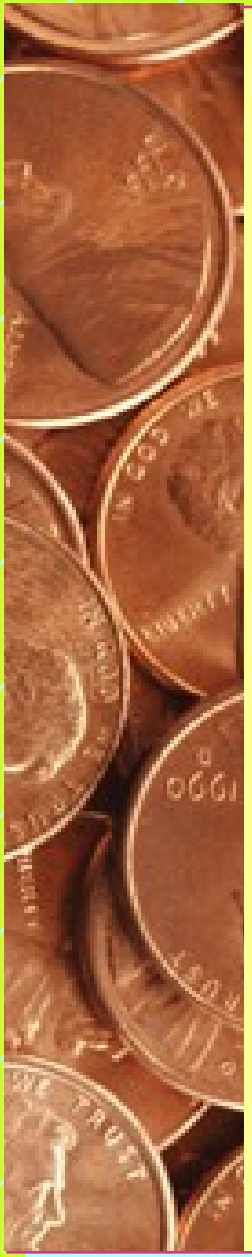
What is Financial Planning?

- **Financial Planning is a Hands-On Process that includes:**
  - ✔ ***Cash Management “55%”***
  - ✔ ***Risk Management 05%***
  - ✔ ***Savings & Investing 10%***
  - ✔ ***Tax Planning 05%***
  - ✔ ***Retirement Planning 20%***
  - ✔ ***Estate Planning 05%***



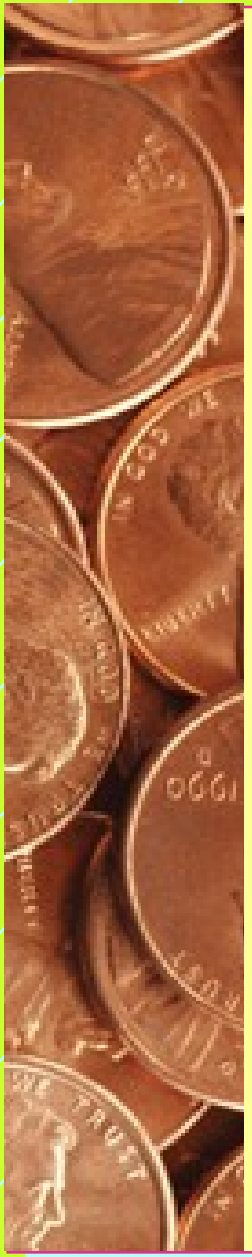
Financial Services to Help You and Your Family Succeed

- Financial Planning & Analysis
- Goal Development & Tracking
- Proper Record Keeping Procedures
- Spending Plan Development
- Review of Credit & Debt Usage
- Explanation of Insurance Needs
- Savings & Investment Education and Planning (CDs, Stocks, Mutual Funds)
- Tax Planning & Preparation
- Retirement Planning (TSP, REDUX, IRAs)



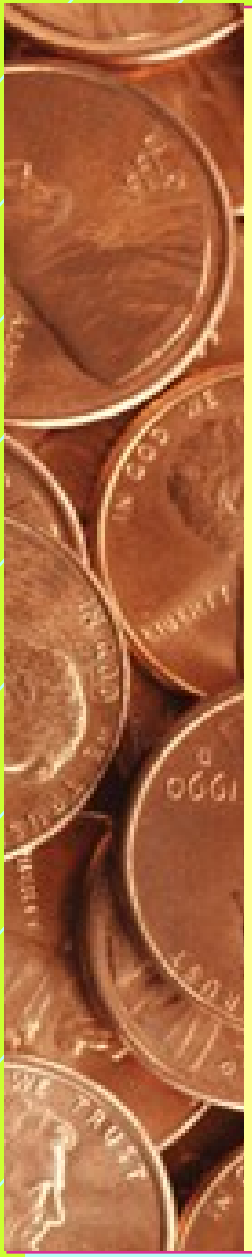
Basic Issues / Concerns

- Pay and Allowances
- Financial Goals
- Credit and Debt
- Budgeting
- Spending Plan
- Savings Plans
- Insurance Needs
- Fraud / Scams
- Major Purchase Planning
- Consumer Rights and Services
- FSSA
- TSP
- REDUX / CSB
- Tax Prep & Plan
- IRAs
- College Savings
- Home Buying / Refi
- Investment Planning
- Retirement Planning
- Entitlements / VA Benefits



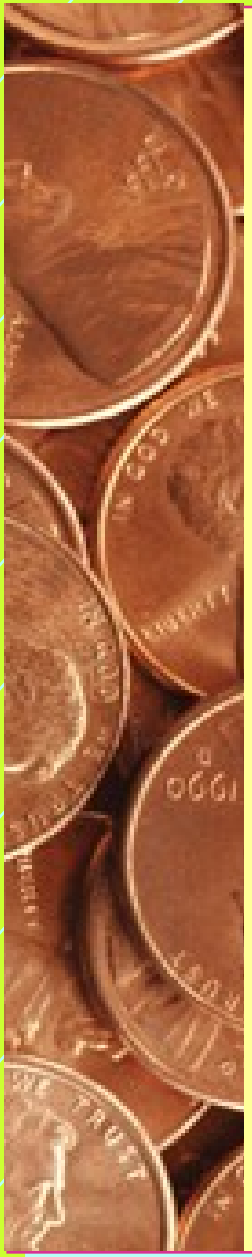
To Be Financially Successful

- **Start Today, Set Goals, Create Your Plan!**
- **Know Where You are at Financially!**
- **Spend *"Less"* than you Earn! (10-20%)**
- **Limit / Reduce / Eliminate Your Debt!**
- **Manage your Risks (Ins & Emer Fund)**
- **Create a Surplus for Future Goals:**
  - **for Short Term Personal Goals;**
  - **for Education, Home, & Investment Goals;**
  - **and for Long Term Family & Retirement Goals**

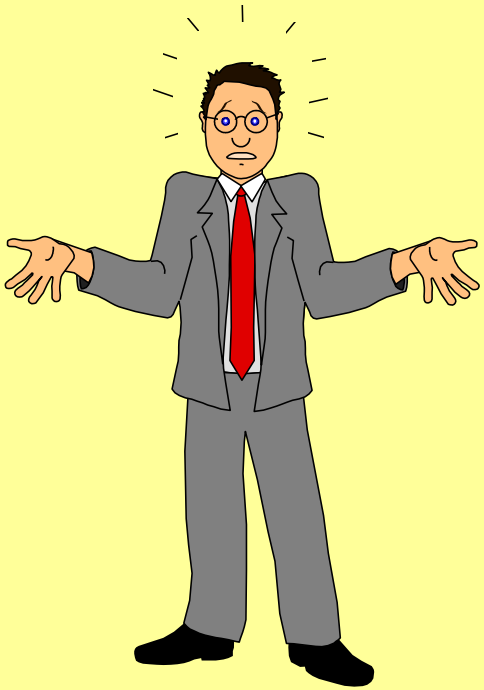


The Key is to "Manage" Your Cash Flow!

- Determine your Present Financial Position
- Set Goals (Short, Medium & Long Term)
- Develop your Action Plan and Timeline
- Draft a Rough Spending Plan
- Control Impulse Buying and Spending
- Deal with Credit Card and Loan Balances
- Put Finances on Automatic Pilot (Saving, Investing, Debt Payments, Monthly Bills)
- Keep Simple Records and Track your Goals and Accomplishments



QUESTIONS?



For Info Call 619-524-1204